

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	) <b>Bankruptcy No. 19-21807-GLT</b>
William D. Eckman, Jr. and	)
Sandra L. Eckman,	) <b>Chapter 13</b>
<b>Debtors,</b>	)
William D. Eckman, Jr. and	)
Sandra L. Eckman,	)
<b>Movants,</b>	)
<b>vs.</b>	)
Ronda J. Winnecour, Chapter 13 Trustee,	)
<b>Respondent.</b>	) Related to Docket No. 210

**ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the *MOTION OF THE DEBTORS FOR POSTPETITION FINANCING* [Dkt. No. 210] (“Motion”) filed by Debtors on November 8, 2021.

Based upon the foregoing, and for good cause shown, it is hereby **ORDERED**, **ADJUDGED**, and **DECREEED** that:

1. The *Motion* [Dkt. No.] is **GRANTED** as provided by the terms of this *Order*. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) the total amount of financing shall not exceed \$19,000.00 and
- (b) the monthly payments made under the financing agreement shall not exceed \$375.00.

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and

(b) a report of financing.

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing, the chapter 13 trustee is authorized to cease making payments to Auto Trakk, LLC on account of Trustee's Claim No. 9. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments to Westlake Financial for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the Westlake Financial.

6. Debtors shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

**Prepared by:** Mark B. Peduto, Esquire

**Dated:** November 9, 2021

  
Honorable Gregory L. Taddonio  
United States Bankruptcy Court

Case Administrator to Mail to:  
Debtor(s)  
Counsel for Debtor(s)

Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

In re:  
William D. Eckman  
Sandra L. Eckman  
Debtors

Case No. 19-21807-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 09, 2021

User: mgut  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William D. Eckman, Jr., Sandra L. Eckman, 436 Esther Avenue, New Kensington, PA 15068-4732

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
D. Alexander Barnes	on behalf of Creditor Auto Trakk LLC alexander.barnes@obermayer.com
David Z. Valencik	on behalf of Debtor William D. Eckman Jr. dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
David Z. Valencik	on behalf of Joint Debtor Sandra L. Eckman dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

District/off: 0315-2

User: mgut

Page 2 of 2

Date Rcvd: Nov 09, 2021

Form ID: pdf900

Total Noticed: 1

Donald R. Calaiaro

on behalf of Debtor William D. Eckman Jr. dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped  
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Donald R. Calaiaro

on behalf of Joint Debtor Sandra L. Eckman dcalaiaro@c-vlaw.com  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped  
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

James A. Prostko

on behalf of Debtor William D. Eckman Jr. jprostko@c-vlaw.com, jamesprostko@gmail.com

James A. Prostko

on behalf of Joint Debtor Sandra L. Eckman jprostko@c-vlaw.com jamesprostko@gmail.com

Jerome B. Blank

on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com  
mario.hanyon@brockandscott.com

Mark B. Peduto

on behalf of Debtor William D. Eckman Jr. mpeduto@c-vlaw.com,  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Mark B. Peduto

on behalf of Joint Debtor Sandra L. Eckman mpeduto@c-vlaw.com  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Mark B. Peduto

on behalf of Plaintiff Sandra L. Eckman mpeduto@c-vlaw.com  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Mark B. Peduto

on behalf of Plaintiff William D. Eckman Jr. mpeduto@c-vlaw.com,  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paul R. Yagelski

on behalf of Creditor Allegheny Kiski Postal Federal Credit Union pryagelski@rothmangordon.com  
jdmyers@rothmangordon.com

Paul R. Yagelski

on behalf of Defendant Allegheny Kiski Postal FCU pryagelski@rothmangordon.com jdmyers@rothmangordon.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,  
PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

TOTAL: 20